

REMARKS/ARGUMENTS

Requirement for Information Under 37 C.F.R. s. 1.105

The Examiner has requested any known publications, brochures, manuals and press releases that describe versions of RiskWatch prior to RiskWatch 3.1.2. In response, the Applicants have consulted records in their possession and located the following documents:

Document Title	Type	Date
Recent Press Releases – For immediate release	Press Release	Oct. 30, 1998
Introducing RiskWatch 3.1	Release Notes	Oct 30, 1998
What's new in RiskWatch Version 3.1.2?	Release Notes	Mar 8, 1999

The document entitled "Introducing RiskWatch 3.1" contains the release notes that describe the functionality of RiskWatch 3.1. The press release dated Oct 30, 1998, also relates to functionality of RiskWatch 3.1.


The release notes for RiskWatch v3.1.2 are also enclosed. These notes were made public on March 8, 1999. The Examiner requested that documents describing the differences between RiskWatch v.3.1.2 and previous version of RiskWatch be provided. This release notes describe many of the differences between RiskWatch 3.1.2 and its predecessors.

The Applicants respectfully submit that the RiskWatch systems described in the enclosed documents were known risk management systems at the time of filing the parent application, as described in paragraph 4 of the background section of the application. However, as noted in the application and in previously-filed responses, none of the known RiskWatch systems described in the enclosed documents (or any prior version of RiskWatch) provide the combination of features claimed in the present application. Unlike the embodiments claimed in the application, these known systems do not facilitate the implementation of dynamic evolving portfolios or dynamic trading strategies.

In view of the foregoing, it is respectfully submitted that the present application is now in a position for allowance and a Notice to that effect is respectfully requested.

Respectfully submitted,

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